

TREATY OAK BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3228579	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$147	\$110	-25.4%		
Loans	\$112	\$70	-37.4%		
Construction & development	\$19	\$11	-42.8%		
Closed-end 1-4 family residential	\$13	\$11	-9.2%		
Home equity	\$4	\$4	-12.6%		
Credit card	\$0	\$0			
Other consumer	\$7	\$5	-38.1%		
Commercial & Industrial	\$34	\$15	-56.3%		
Commercial real estate	\$22	\$14	-33.1%		
Unused commitments	\$13	\$8	-37.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$6	38.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$25	\$29	15.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$136	\$105	-23.2%		
Deposits	\$125	\$97	-22.8%		
Total other borrowings	\$10	\$7	-29.4%		
FHLB advances	\$8	\$5	-37.5%		
Equity					
Equity capital at quarter end	\$11	\$5	-53.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.7%	3.4%	--		
Tier 1 risk based capital ratio	8.3%	5.3%	--		
Total risk based capital ratio	9.6%	6.5%	--		
Return on equity ¹	-154.3%	-36.5%	--		
Return on assets ¹	-13.5%	-1.8%	--		
Net interest margin ¹	3.6%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	125.0%	78.4%	--		
Loss provision to net charge-offs (qtr)	311.3%	0.0%	--		
Net charge-offs to average loans and leases ¹	5.6%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.7%	45.9%	4.4%	2.2%	--
Closed-end 1-4 family residential	0.3%	12.1%	0.0%	0.0%	--
Home equity	0.0%	15.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.1%	9.6%	0.8%	0.0%	--
Commercial & Industrial	0.8%	3.7%	2.0%	0.0%	--
Commercial real estate	0.0%	1.6%	0.0%	0.0%	--
Total loans	3.9%	11.7%	1.4%	0.3%	--